

**Report No. 344**  
**Abstract of Consolidated Statement of Condition of**  
**All State Banking Institutions, Trust Companies and Bank of North Dakota**  
For Call March 31, 2008  
(In thousands of Dollars)

Assets	81 State Banks	3 Trusts	Bank of North Dakota	Total Reporting	
Cash & balance due from depository institution:					
Noninterest-bearing balance and currency and coin	\$308,518	\$59	\$232,896	\$541,473	
Interest-bearing balances	\$89,426	\$4,276	\$13	\$93,715	
Securities	\$1,739,565	\$1,450	\$223,788	\$1,964,803	
Federal funds sold and securities purchased/agreements to sell	\$526,664		\$430,575	\$957,239	
Loans & lease financing receivables:					
Loans & leases held for sale	\$12,251			\$12,251	
Loans & leases net of unearned income	\$7,562,295		\$2,183,118	\$9,745,413	
Less: Allowance for loan & lease losses	<u>\$93,546</u>		<u>\$33,586</u>	<u>\$127,132</u>	
Loans & leases, unearned income, allowances & reserve	\$7,468,749		\$2,149,532	\$9,618,281	
Trading Assets		\$349		\$349	
Premises & fixed assets (including capitalized leases)	\$187,299	\$775	\$11,990	\$200,064	
Other real estate owned	\$8,444			\$8,444	
Investments in unconsolidated subsidiaries & assoc. companies	\$3,255			\$3,255	
Intangible assets	\$41,844	\$9,825		\$51,669	
Goodwill	\$25,092	\$2,851		\$27,943	
Other Intangible assets	\$16,752	\$6,974		\$23,726	
Other assets	<u>\$233,275</u>	<u>\$1,459</u>	<u>\$52,002</u>	\$286,736	
<b>Total Assets</b>	<b><u>\$10,619,290</u></b>	<b><u>\$18,193</u></b>	<b><u>\$3,100,796</u></b>	<b><u>\$13,738,279</u></b>	
<b>Liabilities</b>					
Deposits:					
In domestic offices	\$8,888,773		\$2,014,752	\$10,903,525	
Noninterest-bearing	\$1,205,156		\$264,904	\$1,470,060	
Interest-bearing	<u>\$7,683,617</u>		<u>\$1,749,848</u>	<u>\$9,433,465</u>	
Federal funds purch & secur sold under agreements to repurchase	\$165,285		\$597,915	\$763,200	
Trading Liabilities					
Other borrowed money	\$485,116		\$246,169	\$731,285	
Subordinated notes and debentures	\$6,300			\$6,300	
Other liabilities	<u>\$106,434</u>	<u>\$353</u>	<u>\$42,212</u>	<u>\$148,999</u>	
<b>Total Liabilities</b>	<b>\$9,651,908</b>	<b>\$353</b>	<b>\$2,901,048</b>	<b>\$12,553,309</b>	
Minority interest in consolidated subsidiaries					
<b>Equity Capital</b>					
Perpetual preferred stock	\$500			\$500	
Common Stock	\$34,281	\$762	\$2,000	\$37,043	
Surplus	\$483,676	\$13,615	\$42,000	\$539,291	
Retained earnings	\$431,735	\$3,463	\$154,186	\$589,384	
Accumulated other comprehensive income	\$17,189		\$1,562	\$18,751	
Other equity capital components					
<b>Total Equity Capital</b>	<b><u>\$967,381</u></b>	<b><u>\$17,840</u></b>	<b><u>\$199,748</u></b>	<b><u>\$1,184,969</u></b>	
<b>Total Liabilities and Equity Capital</b>	<b><u>\$10,619,289</u></b>	<b><u>\$18,193</u></b>	<b><u>\$3,100,796</u></b>	<b><u>\$13,738,278</u></b>	
<b>Average Ratios of State Banking Institutions</b>	<b>3/31/2008</b>	<b>12/31/2007</b>	<b>9/30/2007</b>	<b>6/30/2007</b>	<b>3/31/2007</b>
<b>Total Capital/Reserves to Total Assets</b>	9.39%	9.63%	9.77%	9.80%	9.77%
<b>Total Capital to Total Deposits</b>	10.88%	11.07%	11.31%	11.08%	11.00%
<b>Total Loans to Total Assets</b>	70.59%	72.20%	74.82%	75.04%	72.40%
<b>Loan Valuation Res to Total Loans (Gross)</b>	1.24%	1.22%	1.24%	1.31%	1.31%
<b>Total Loans to Total Deposits</b>	85.08%	87.48%	92.21%	92.11%	87.39%
<b>Return on Assets (Annualized)</b>	0.97%	0.90%	0.96%	0.92%	0.81%
<b>Increase in Deposits 3-31-07 to 3-31-08</b>	13.41%				
<b>Increase in Loans 3-31-07 to 3-31-08</b>	10.41%				
<b>Increase in Total Assets 3-31-07 to 3-31-08</b>	13.32%				